



WELCOME

To Motivate Property Group

Motivation is the set of habits & routines guided by your values & identity that you carry out every day.



VISION

Our vision is to have our clients' incomes replaced, so they can live life on their terms.

MISSION

We educate and assist our clients build successful long-term property portfolio's, that build their wealth over time.

CORE VALUES

INTEGRITY

We do what we say, and we honour our word.

RESPONSIBILITY

We take ownership of every situation. There is no room for blame or fault, there is only what we can do better next time.

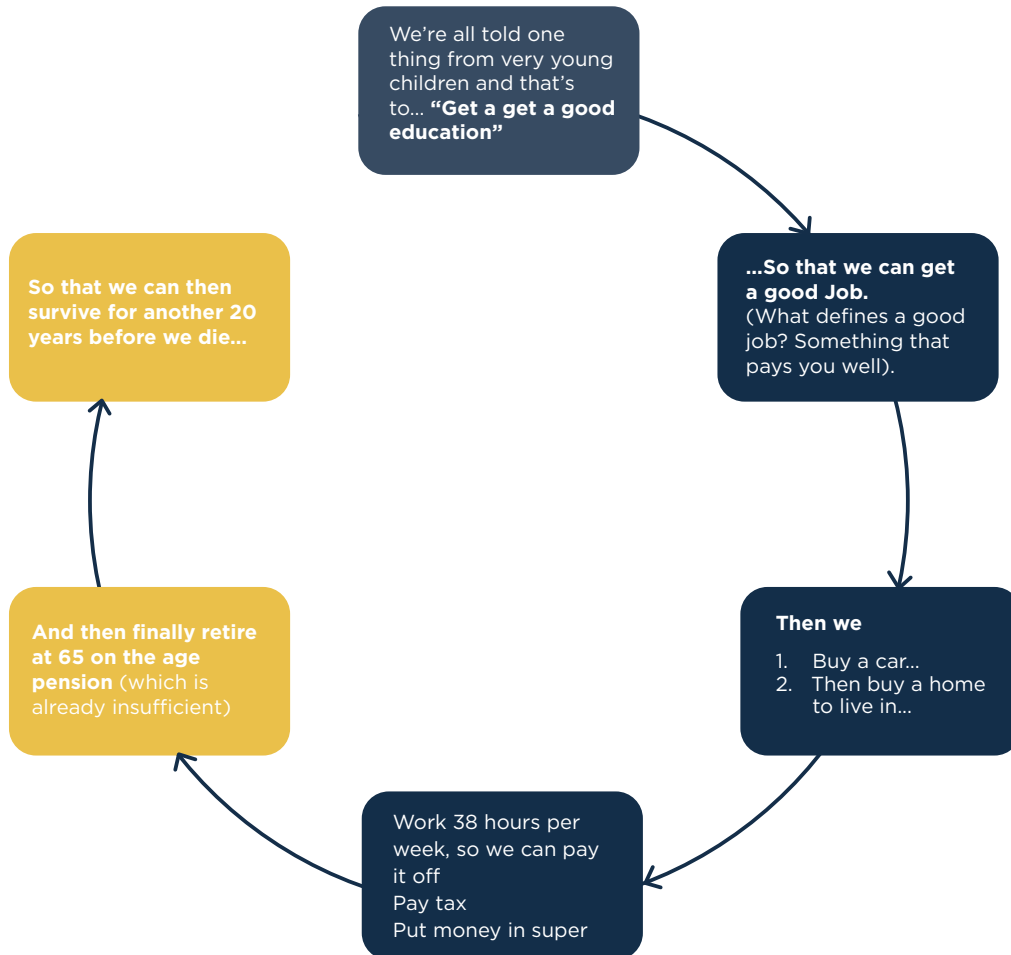
TEAM-WORK

We collaborate to ensure our clients have the best experience and we accomplish our mission together.

PROFESSIONALISM

We are organised and accountable experts who deliver a great experience for our clients - our clients can rely on us.

The Average Australian Financial Lifecycle



We've been conditioned to fail with money.

But before we can do anything about this, we first have to address our Relationship with money.

Many people believe that money brings happiness – this couldn't be further from the truth... See money is simply a tool. It's like thinking a hammer brings a person happiness, whereas most people would see a hammer as a tool to build or a tool to destroy. Money is no different.

Money is a man made construct that was invented thousands of years ago as a means of economic exchange. The more money a person has, the more freedom they can have within the economy.

Every time you buy a good or service, or whenever money comes in and out of your hands, it's being used within the economy for a purpose.

The part that most people fail to see, is that your job (time & labour) is a part of that equation. Unfortunately from this view, it means that you're stuck exchanging your time and labour for dollars & cents, and within this perpetual cycle, there is very little freedom.

Superannuation Stats

October 2017 report 'Superannuation account balances by age and gender' show how much super Baby Boomers have saved over their working lives.

Around 58 per cent of total superannuation assets are held by those aged between 50 and 69, according to ASFA. The average super balance for people aged 50 to 54 during 2015-16 was \$135,290 the ASFA report found. For people aged 60 to 64 this figure increases to \$214,897 and for 65-69-year-olds, it drops to \$207,105 as people start drawing down their super.



Source: <https://www.anz.com.au/personal/investing-super/superannuation/super-guides/baby-boomers-this-is-the-average-super-balance-for-your-age/>



Aged Pension

On 1 July 2021, the Age Pension increased to 66 years and 6 months for people born from 1 July 1955 to 31 December 1956, inclusive.

If your birth date is on or after 1 January 1957 you'll have to wait until you turn 67. This will be the Age Pension age from 1 July 2023.

THE MAXIMUM BASIC RATE PER FORTNIGHT IS

SINGLE

\$22,937.20 per annum

COUPLE COMBINED

\$34,580 per annum

When your assets are more than the limit for your situation, your pension will reduce.

If you're a member of a couple, the limit is for both you and your partner's assets combined, not each of you.

YOUR SITUATION

SINGLE

A COUPLE, COMBINED

HOMEOWNER

\$270,500

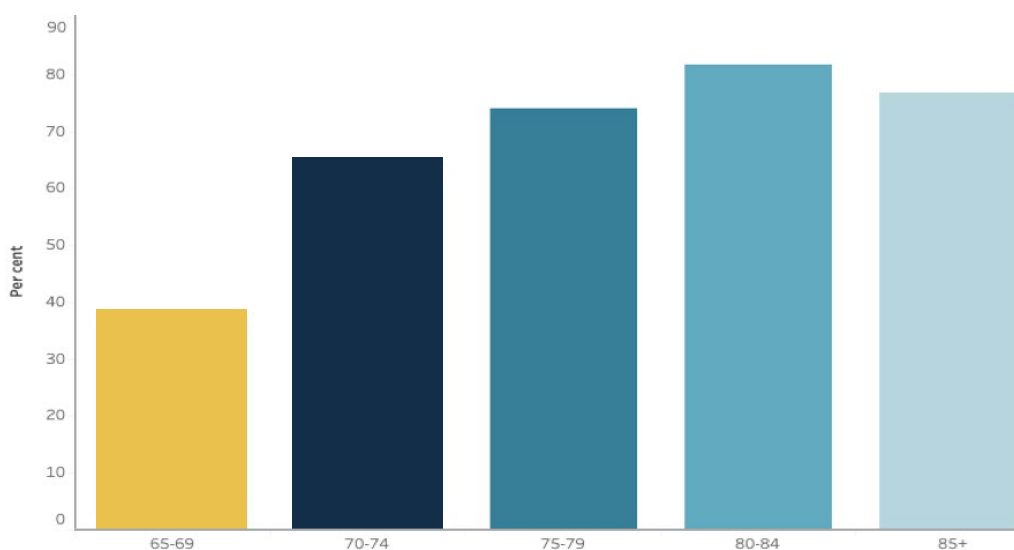
\$405,000

NON-HOMEOWNER

\$487,000

\$621,500

As at 26 March 2021, around 2.6 million people received Age Pension, equating to over 3 in 5 (62%) of the population aged 65 and over.



What this shows is that the overwhelming majority of Australians end up on relying on the pension.

Note
Proportions are as at 26 March 2021, using ABS population data (June 2020 for age and sex and June 2019 for remoteness).
Source: AIHW analysis of DSS Payment Demographic data on <https://data.gov.au/data/dataset/dss-payment-demographic-data>, unpublished data from DSS
<http://www.aihw.gov.au/>

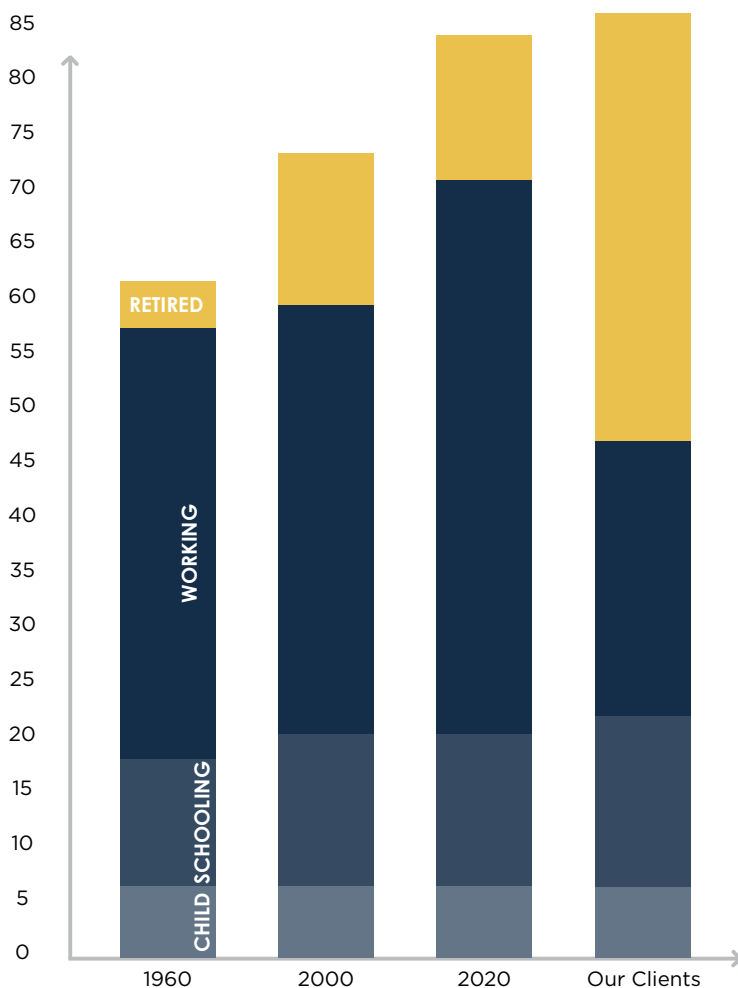
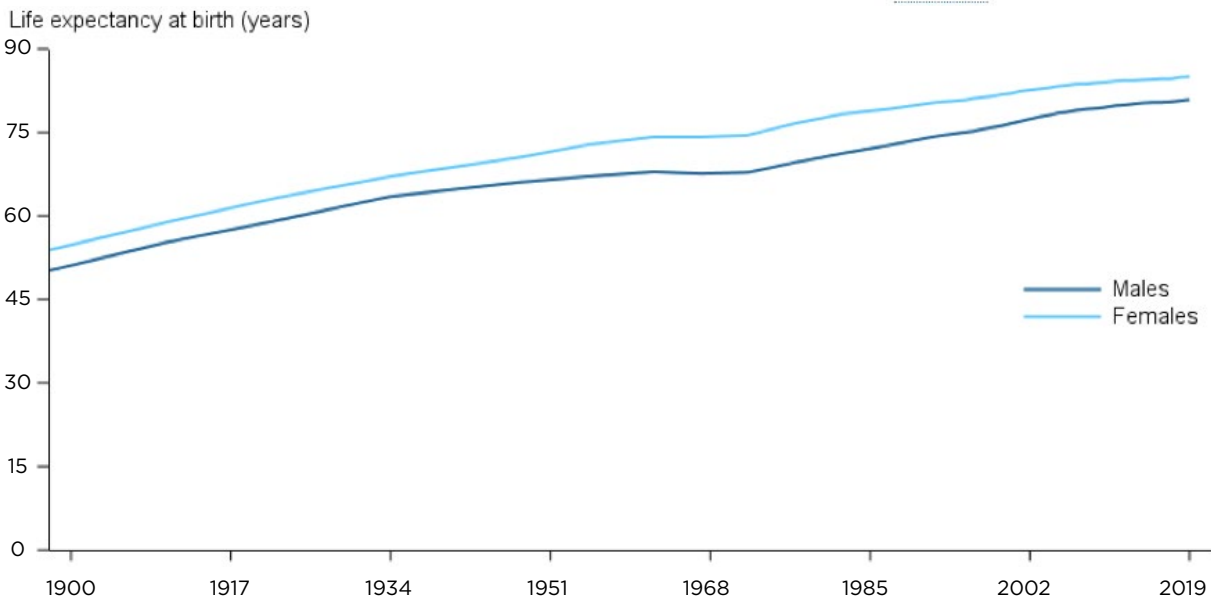
Source: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/age-pension/how-much-you-can-get>



The Australian Life Cycle

FIGURE 6.1: LIFE EXPECTANCY (YEARS) AT BIRTH BY SEX, 1891 - 1900 TO 2017 - 2019

Sources: ABS 2014a; ABS 2014b; ABS 2015; ABS 2016; ABS 2017; ABS 2018a; ABS 2019; ABS 2020 (Table S6.1).



Many people disagree with the Australian Government's increasing the Age Pension across time, however, the main reason is **we have an ageing population.**

Thanks to both technology and medical advancements, people are living longer.

When the pension was invented, it wasn't designed to fund people for +40 years of their life, it was to simply help those who couldn't work afford to survive.



Assets are the solution

The only real way to break this cycle is to invest in assets that require no time input, that way they can pay for your future living costs and lifestyle without your time and labour.

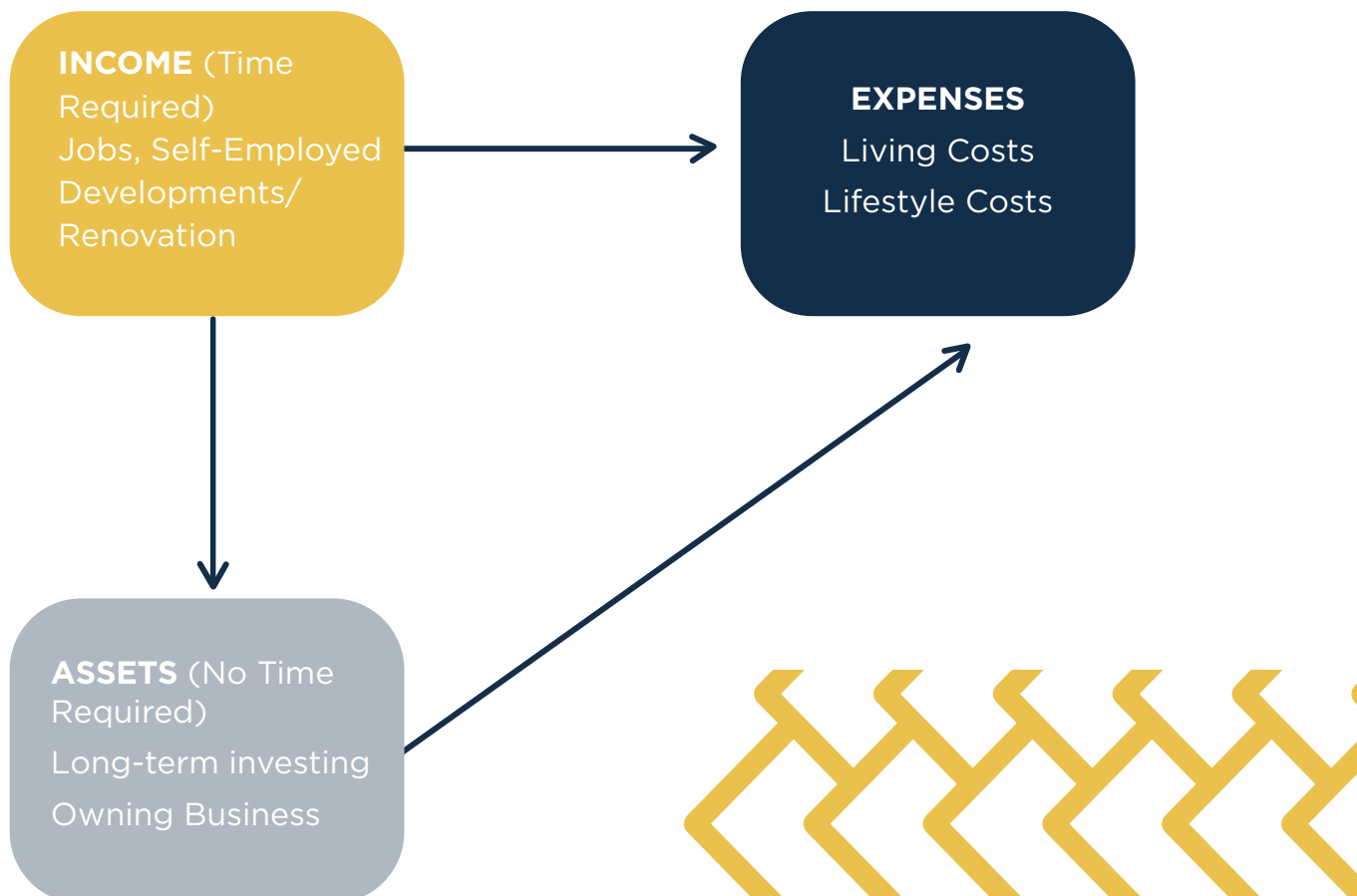
An investor is someone who allocates capital for a future financial gain.

An example of this would be someone buying a property today for \$500,000, with the intention to hold onto it until it's worth \$1,000,000. This requires no time or labour.

A Speculator or Trader is someone who is buying and selling with the intention of making profit. An example of this would be someone buying a property with the intention to renovate.

They would buy the house today for \$450,000, spend \$50,000 on materials, trades and months of their own time with the intention of selling it for \$600,000 in the near future. This requires time and labour, and is no different to having a job.

What we recommend is using your income to build the largest possible asset base, with the least amount of input, and hold that across time. One day, your asset base will make you more money than what you make in income, and this is when you're financially secure!



Understanding the intention

With property investment specifically, there are three benefits:

1

GROWTH

This is the main benefit of property investment, the property value growing over time. Eg. Buying today for \$500,000, and it's worth \$1,000,000 in x years.

2

CASH-FLOW

This is the rental income, minus the expenses. The intention isn't to buy a house, pay it off and live off the rent - that would be highly inefficient. The intention of the rental income is to reduce the cost of holding the property, so that you can own more.

3

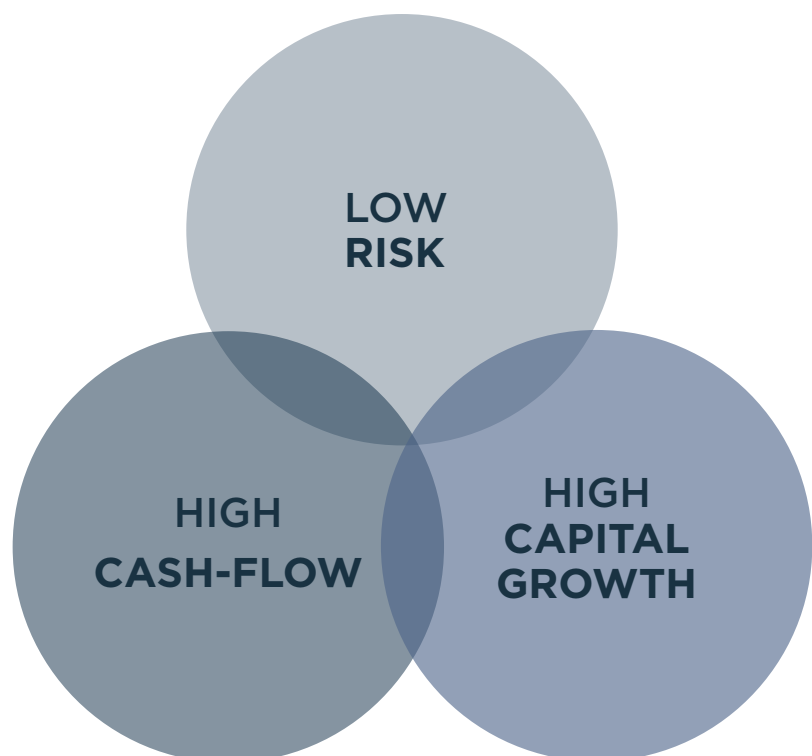
TAX

This is the claimable expenses for the property that you won't pay tax on, and therefore will receive back at tax time.

The key isn't about getting the best growth or cash-flow, the key is about having the right structure in place to mitigate your risk, so that you can hold across the long-term and never sell.

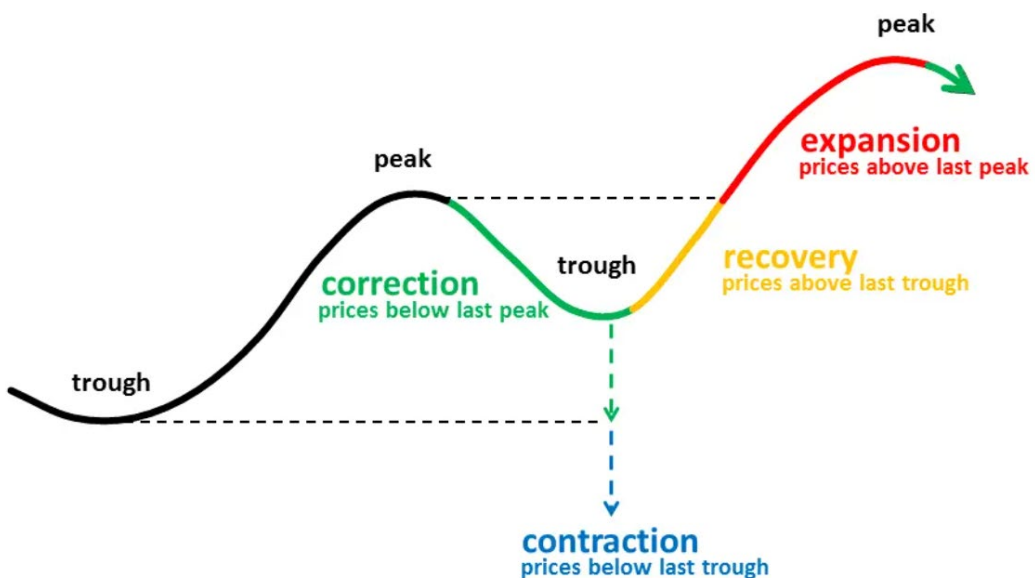
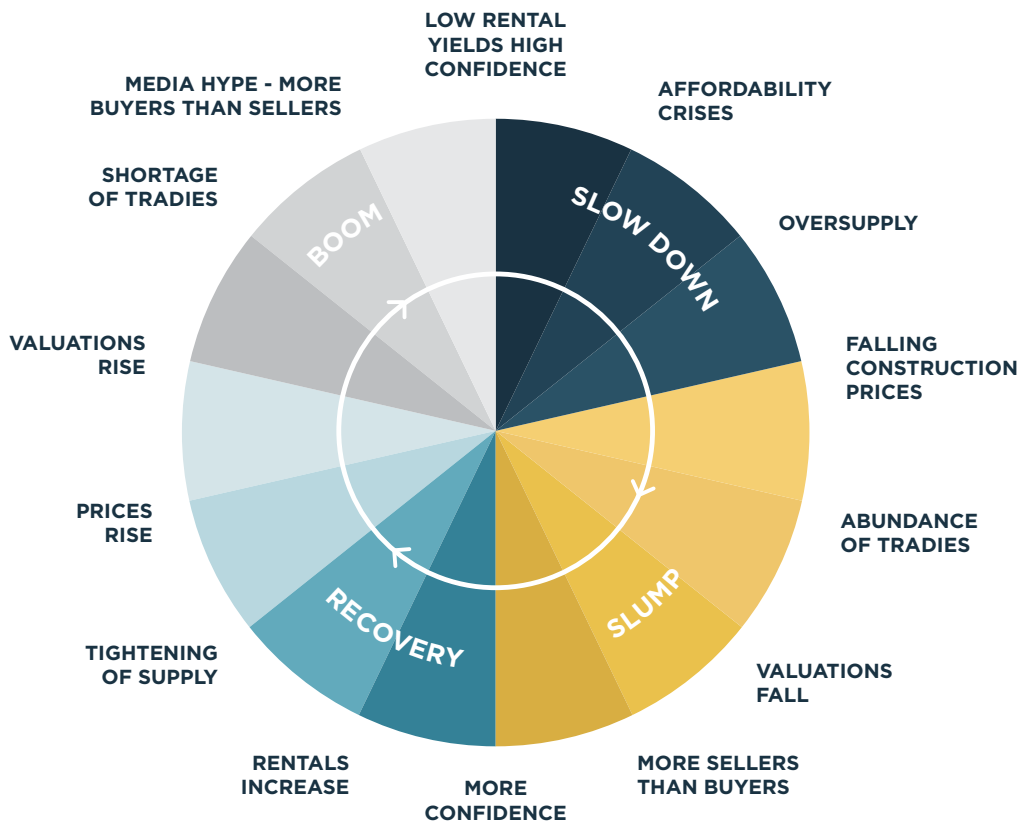
With any investment, there are three components that need to be considered, risk, cash-flow and growth.

Notice in the diagram that getting all three is almost impossible



Australian Property

Australian property has operated consistently over the last 150 years. The same phases of the cycle still continue to play out in the same way based off the two indicators: Supply & Demand



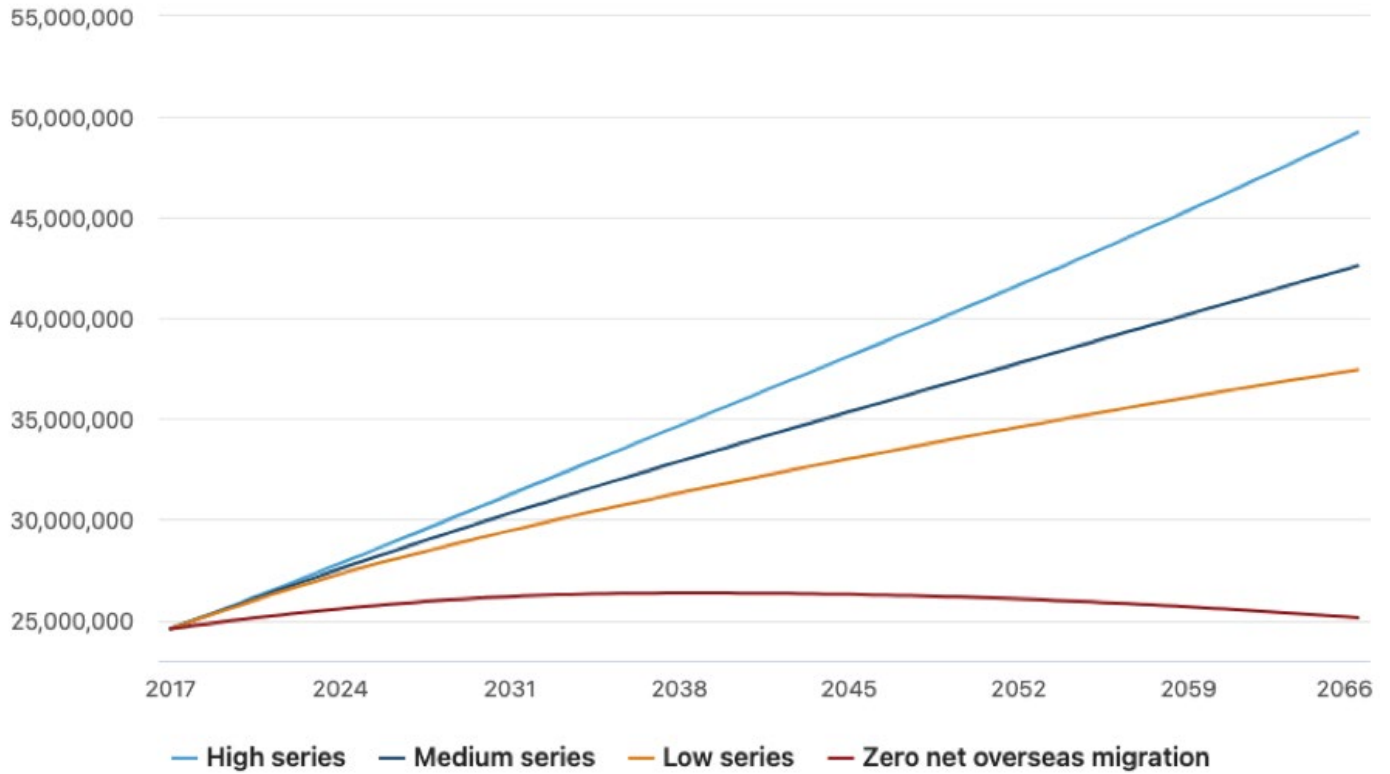
Australian Property

YEAR	ANNUAL MEDIAN PRICE	Annual Change	5 Year AAGR	10 Year AAGR	YEAR	ANNUAL MEDIAN PRICE	Annual Change	5 Year AAGR	10 Year AAGR
1960	\$7,826				1987	\$62,000	6.9%	8.1%	6.3%
1961	\$7,454	-4.8%			1988	\$98,500	58.9%	18.0%	10.6%
1962	\$7,651	2.6%			1989	\$99,500	1.0%	15.7%	10.7%
1963	\$8,154	6.6%			1990(e)	\$96,000	-3.5%	13.0%	9.4%
1964	\$8,814	8.1%			1991	\$94,000	-2.1%	10.1%	8.3%
1965	\$9,518	8.0%	4.0%		1992	\$96,000	2.1%	9.1%	8.6%
1966	\$9,549	0.3%	5.1%		1993	\$107,500	12.0%	1.8%	9.6%
1967	\$11,077	16.0%	7.7%		1994	\$118,000	9.8%	3.5%	9.4%
1968	\$12,371	11.7%	8.7%		1995	\$123,000	4.2%	5.1%	9.0%
1969	\$14,813	19.7%	10.9%		1996	\$125,000	1.6%	5.9%	8.0%
1970	\$15,910	7.4%	10.8%	7.4%	1997	\$130,000	4.0%	6.3%	7.7%
1971	\$16,131	1.4%	11.1%	8.0%	1998	\$137,000	5.4%	5.0%	3.4%
1972	\$15,880	-1.6%	7.5%	7.6%	1999	\$145,850	6.5%	4.3%	3.9%
1973	\$17,106	7.7%	6.7%	7.7%	2000	\$152,000	4.2%	4.3%	4.7%
1974	\$17,102	0.0%	2.9%	6.9%	2001	\$165,000	8.6%	5.7%	5.8%
1975	\$24,174	41.4%	8.7%	9.8%	2002	\$187,000	13.3%	7.5%	6.9%
1976	\$30,310	25.4%	13.4%	12.2%	2003	\$220,000	17.6%	9.9%	7.4%
1977	\$33,800	11.5%	16.3%	11.8%	2004	\$250,000	13.6%	11.4%	7.8%
1978	\$36,126	6.9%	16.1%	11.3%	2005	\$295,000	18.0%	14.2%	9.1%
1979	\$35,850	-0.8%	16.0%	9.2%	2006	\$392,500	33.1%	18.9%	12.1%
1980	\$39,000	8.8%	10.0%	9.4%	2007	\$450,000	14.6%	19.2%	13.2%
1981	\$42,500	9.0%	7.0%	10.2%	2008	\$425,000	-5.6%	14.1%	12.0%
1982	\$42,000	-1.2%	4.4%	10.2%	2009	\$442,000	4.0%	12.1%	11.7%
1983	\$43,000	2.4%	3.5%	9.7%	2010	\$480,000	8.6%	10.2%	12.2%
1984	\$48,075	11.8%	6.0%	10.9%	2011	\$460,000	-4.2%	3.2%	10.8%
1985	\$52,000	8.2%	5.9%	8.0%	2012	\$472,000	2.6%	1.0%	9.7%
1986	\$58,000	11.5%	6.4%	6.7%	2013	\$510,000	8.1%	3.7%	8.8%



What drives property?

Projected population, Australia



	High series ('000)	Medium series ('000)	Low series ('000)
New South Wales	14,796	13,088	11,754
Victoria	14,525	12,030	10,091
Queensland	10,469	8,718	7,507
South Australia	2,437	2,214	2,040
Western Australia	4,926	4,760	4,493
Tasmania	744	581	453
Northern Territory	386	439	490
Australian Capital Territory	939	775	612
Australia(a)	49,226	42,608	37,444

Source: <https://www.abs.gov.au/statistics/people/population/population-projections-australia/2017-base-2066>

Similarly to anything in the free market, property is a function of supply & demand. Supply being how many new houses are we adding to the market, demand being population growth.

Australia's population in 2017 (24.6 million) is projected to reach between 37.4 and 49.2 million people by 2066.

Motivate Property

Research Process

Motivate Property doesn't do any research in-house, it's sourced from all the top property research analysts across the country such as:

- ABS (Australian Bureau of Statistics)
- BIS Shrapnel
- Core Logic – RP Data
- Hotspotting – Terry Ryder Research
- Propertyology
- REIA
- Residex
- SQM Research

We then start with the Federal and State Government infrastructure planning, local council area planning, then review each suburb on a case-by-case basis, such as:

- Vacancy rates
- Median Prices
- % investors
- Growth Stats of the suburb and surrounding suburbs
- Rental demand
- Dwelling
- Employment Nodes nearby
- **Current Infrastructure:**
 - Transport – Freeways, Trains, Bus
 - Childcare
 - Schools & Universities
 - Shopping – Major and Local
 - Hospitals & Medical Centres
 - Chemists
 - Service Station
- Upcoming Infrastructure
- Access to the CBD
- Sales & Rentals on market
- Local Property Manager Opinions
- **Risks:**
 - Fire
 - Flooding
 - Natural disasters
 - Powerlines
 - Housing Commission
 - Crime Stats

If the property doesn't meet our checklist, then we don't present it to our clients.

Membership Services



- Ongoing client membership at no cost to you
- Annual review yearly to assess your situation, structure and improve your position
- Review & analyse your debt position
- Review budgeting and debt reduction strategies
- Lender & market comparisons
- Structuring of firewalls (if applicable)
- Personal investment profiling
- Ongoing research & acquisition
- RP Data reports – comparative market analysis
- Depreciation schedules
- Arrange conveyancing
- Independent building inspections at roof frame & PCI
- Finding and vetting suitable tenants*
- Property Management & tenancy assistance*
- Assist & arrange landlord insurance*

*Service fees may apply

Testimonials



Corey has been our trusted advisor for 5 years now, during which time we have purchased 3 investment properties. His strategy is second to none, there has never been any doubt as to where he recommends to build. All of our properties are going very well, and we are well on the way to financial freedom. I can't recommend Corey and his team highly enough.

Cam & Michelle



We could not have asked for a better team! Motivate property group has consistently put us as priority as they work tirelessly to get us to our goals of our first build. The whole process has been a breeze, something my partner and I both wouldn't have thought possible. Motivate's holistic and client centered approach is a unique and rare commodity. Could not recommend Corey & his team enough.

Rochelle & Chad



You have truly been great. Without you we would not have what we do, and be in the position we are currently in. One house for most is enough, but when you have four and a goal to reach, it's speechless. You have always shed light on matters and provided opportunities for the future, enabling our goals to be within reach. We appreciate everything you and your team do for us.

Ned & Jess



I started with Corey and the Motivate Property team mid 2020 to look at the potential of a property investment strategy. Since then, they have provided me with a long-term strategy that meets my needs and is specifically tailored to my lifestyle with minimal compromises. I purchased my first home by the end of 2020 and started building by mid 2021, with Corey's assistance to guide me through all the processes, claim the maximum value of grants and be on call to answer my queries at all times. The benefit of having Corey leading the team is that he not only speaks from experience but is also executing his own strategy at the same time, understanding, and providing valuable solutions to any hurdles along the way. The entire experience has been a motivating feeling to move towards financial freedom and has given direction to my financial goals. Thanks for all your help so far Corey and look forward to continuing the journey!

Josh



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MOVEMBER®



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